

Overview

1. What is Samsung Pay?

Samsung Pay is a secure and easy-to-use mobile payment service which can be used to make purchases almost anywhere.

Leveraging a new proprietary technology called Magnetic Secure Transmission (MST) and Near Field Communication (NFC), Samsung Pay makes mobile payment more accessible to both merchants and customers.

2. What are Samsung Pay's main features?

Samsung Pay enables users to make in-store contactless payments using Galaxy Note8, Galaxy S8+, Galaxy S8, Galaxy S7 edge, Galaxy S7, Galaxy S6 edge+, Galaxy Note5, Galaxy C9 Pro, Galaxy C7 Pro, Galaxy C5 Pro and Galaxy A8+. Samsung Pay's main features are its proprietary MST technology and NFC payments capability which makes it the most accepted mobile payment solution.

3. Why should I use Samsung Pay instead of my physical cards?

Samsung Pay offers a simple and convenient payment experience that is quicker than searching through your wallet or purse. Additionally, Samsung Pay adds a level of security to your payment information that physical cards don't have.

4. What Citi cards are eligible for Samsung Pay?

All Citi VISA and MasterCard credit cards, Citibank Visa ATM Chip cards issued by Citibank (Hong Kong) Limited are eligible at this time.

Getting Started

5. How to install and activate my Samsung Pay?

Follow these steps to install and activate your Samsung Pay:

1. Ensure your device is supported and updated with the latest software.
2. Launch the Samsung Pay app and download the software components required.
3. Sign in Samsung Pay with your Samsung Account. You can create a Samsung Account at the same time if you don't have one yet.

Reminder: Your device needs to install with a Hong Kong Mobile SIM card to install and activate Samsung Pay

6. How can I add my Citi cards card to use Samsung Pay?

Cards can be added by scanning your card with Samsung Pay or inputting the card information manually.

Then, depending on the policies set by Citi, Samsung Pay will verify your identity through a text message, or a phone call.

7. How many cards can I add into Samsung Pay?

You can add up to 10 bank cards in Samsung Pay.

8. Can I add the same card with more than one device using Samsung Pay?

Yes, you may enroll your Citi card on more than one device.

9. How long will it take for my card to activate after adding it to Samsung Pay?

The average time between the request for activation and approval should be within minutes, but can take up to 10 minutes if any additional verification requirements are needed.

If this amount of time has been exceeded, remove the card from Samsung Pay and add it again. Contact us at our 24-hour CitiPhone Banking at 2860 0333 for assistance if you continue to encounter delays.

10. Can I use Wi-Fi to add my card in Samsung Pay?

Yes. However, for the best experience, the device should have a SIM card installed. If you encounter any issues when adding the card over Wi-Fi, we suggest switching to a mobile data connection.

11. Can I add a card when I am outside Hong Kong?

Yes. However, your device will require installing with a Hong Kong Mobile SIM Card to install and activate Samsung Pay. You are strongly recommended to add your card to Samsung Pay in Hong Kong.

12. How do I remove my card from Samsung Pay?

You can delete your card by selecting the card in the Samsung Pay application, tap the menu icon at the top right hand corner, then tap "delete card".

How it works

13. Where can I use Samsung Pay?

Samsung Pay can be used at almost anywhere. With Samsung's property Magnetic Secure Transmission (MST) technology, merchant that does not equipped with contactless card terminal can still accept Samsung Pay

14. How do I make in-store purchases with Samsung Pay?

1. Initiate Samsung Pay by either swiping-up on the screen or opening the Samsung Pay app.
2. Select the card you want to pay with by swiping left or right.
3. Authenticate using your fingerprint or with the 4 digit Samsung Pay PIN. Place your phone to near the card reader or NFC reader to complete the transaction.

15. Can Samsung Pay make online or in-app purchases?

Not currently. Samsung Pay is focused on enabling simple and secure in-store payments. Online and in-app purchases will be considered for future releases of Samsung Pay.

16. How can I cancel a payment made using Samsung Pay?

Cancelling a payment made with Samsung Pay is the same as a physical card. Please contact your merchant if you have specific feedback about the product/service in question, or if you wish to request for a refund.

17. How do I return a purchase if I used Samsung Pay to make the payment?

All purchases made with Samsung Pay can be returned according to the store's policies. If you return an item paid for with Samsung Pay, the store may require you to tap your phone onto either the card reader or the NFC reader to complete the return.

18. Do I need to have an active internet connection for Samsung Pay to work?

Samsung Pay requires an active internet connection for card registration and activation. However, an active internet connection is not required to make in-store purchases. Ideally, the device should connect to the internet once per day to ensure that Samsung Pay stays up to date.

19. How can I keep track of purchases I've made with Samsung Pay?

The last 10 transactions made with Samsung Pay are viewable in the Samsung Pay app. Simply tap on a registered card in the app to see the Samsung Pay transactions made with that card. Additionally, a real-time* push notifications with transaction details will be sent after each Samsung Pay purchase.

* Real-time push notifications require an active internet connection.

20. The card image I see in Samsung Pay does not match my physical card. Is there an issue with my card?

No. The card image displayed in Samsung Pay may not always exactly match the physical card. Your enrolment is successful if the following are displayed on the card image:

- Citibank logo
- The Card Network (Visa or MasterCard)
- The last four digits of the physical card

21. What should I do if I lose my original card and then receive a replacement card?

The cards in Samsung Pay are digital versions of your physical cards. If you lose your original card and receives a replacement, you need to remove the respective card from Samsung Pay and register the replacement card again.

22. What should I do if I receive a renewal card as the original card has expired?

The cards in Samsung Pay are digital versions of your physical cards. If you receive a renewal card to replace your expired card, you need to remove the respective card from Samsung Pay and register the replacement card again.

23. Can I continue to use my physical payment card if I disable Samsung Pay or remove the digital equivalent on Samsung Pay?

Yes. When you disable Samsung Pay or remove a registered card, you are only suspending the digital card that has been assigned to your device for that card.

24. How is my default payment card in Samsung Pay determined?

There is no "default card" in Samsung Pay. When you open the app or activate the favorite cards by swiping up from the Home Key on supported screens, the first card displayed is either the last card you registered or the last card you viewed or used.

25. What is the "Retry" button I see when I am trying to make a payment?

The "Retry" button appears when the countdown timer is coming to its end and the device has not detected an NFC payment or has not received a notification of a successful payment.

The "retry" button allows you to extend the transaction time for once, without reauthorizing using your fingerprint or PIN.

The retry button will not be shown when an NFC transaction is completed, or if a payment success notification is received.

26. The cashier is asking me for the last four digits of my card number. I provided them the number, but the transaction failed. What went wrong?

In rare cases, the merchant may ask you for the last four digits of the card number.

You will need to provide the last four digits of the digital card number, instead of the last four digits of the physical card. For ease of use, it is located on the left side of the card in the favorite cards screen, and in the Samsung Pay app when viewing your registered cards.

Security

27. How secure is Samsung Pay?

When you add a card to Samsung Pay, a device specific digital card is allocated by Samsung Pay and Card Network through tokenization represents your physical card. The digital card is stored in Secure Environment using Samsung KNOX technology to protect your payment information. Your physical card details are not stored by Samsung Pay except the last 4 digit of your card number for easy identification.

During payment, Samsung Pay app verifies your identity with your Fingerprint or a 4 digit Samsung Pay specific PIN, to ensure each payment is authorized by you.

28. What is Tokenization?

Tokenization is a method of replacing your sensitive payment card information (Card Number, Expiration Date, Security code, etc.) with a device-specific digital card, or 'Token' which acts as a surrogate value. In mobile payments, Tokens are used to protect your payment information and to reduce the security risks inherent to plastic cards.

29. What should I do if my device is lost or stolen?

Please contact our 24-hour CitiPhone Banking at 2860 0333. Our CitiPhone officer will be able to block the digital card enrolled on Samsung Pay on the device.

You can also use Samsung's Find My Mobile service to Lock Samsung Pay (remotely disable) or to Wipe Samsung Pay (remove all the payment cards registered onto your device).

30. Does Samsung Pay have access to my bank accounts?

No. Samsung Pay does not have access to your bank accounts.

31. Will my Samsung Pay information still be on my device if it is formatted?

No. Formatting your device will remove all bank cards registered to your device.

32. If I would to switch phones, do I need to add the cards all over again?

You would need to register your cards again if you were to change your phone as no data will be stored in the application.

33. How do I use "Find My Mobile" to manage Samsung Pay?

If your device is lost or stolen, your payment information will not be accessible without your fingerprint or Samsung Pay PIN. For added security, the Samsung Find My Mobile service can remotely lock or erase your payment cards in Samsung Pay.

Technical

34. What is MST?

Magnetic Secure Transmission™ or MST, is a groundbreaking method of sending data using magnetic waves. MST replicates a card swipe by wirelessly transmitting magnetic waves from the supported Samsung device to a standard card reader. MST turns every card reader into a contactless payment receiver.

35. What is NFC?

Near Field Communication or NFC is a method of wirelessly transmitting data using radio waves. Samsung Pay uses NFC to wirelessly transmit payment data to payment terminals with NFC readers that have been activated for use.

36. What is the difference between MST and NFC technology?

For Samsung Pay, either MST or NFC technology can be used to make secure, contactless transactions. The key difference is that almost all merchants can accept MST, which makes Samsung Pay the most accepted mobile payment service on the market.

37. Which is more secure, MST or NFC?

In the context of Samsung Pay, MST and NFC have the same level of security. The payment information transmitted by both MST and NFC is protected using tokenization.

38. How close does the device have to be to the card reader for MST to work?

The device must be placed within 5cm of the card reader in order for MST to work.

39. How accurate is the fingerprint scanner?

The fingerprint scanner is very accurate. It has a "False-Acceptance Rate" less than .00002%.

40. What happens if my fingerprint is not recognized?

You can enter the Samsung Pay PIN you created as a backup option. Samsung Pay will not accept fingerprint authentication after 5 attempts, and will remove the data from the app and deregister all linked cards if there has been 20 consecutive attempts to authenticate using incorrect Samsung Pay PIN.

41. If I send in my phone for repair, do I have to reset Samsung Pay?

We strongly recommend reset the Samsung Pay App and / or reset your mobile device through "Factory Data Reset" before visiting Samsung service center for repair.

All payment information in Samsung Pay will be deleted. You will need to set up Samsung Pay and add your bank card again.

42. If I reset my device, what happens to my Samsung Pay service?

When performing a factory data reset, all bank cards in Samsung Pay will be deleted. You will need to set up and add your bank card into Samsung Pay again.